### LANDMARKS IN SOCIAL WELFARE 1900 to 2018

- 1889 Charles Booth's study of poverty in London, Life and Labour of the People of London
- 1901 Seebohm Rowntree's first study of poverty in York, Poverty: A study of town life

### 1906 - 14 THE NEW LIBERALISM

'We will draw a line below which we will not allow people to live and labour' - Lloyd George

- 1906 School Meals Act
- 1908 Old Age Pensions Act: means-tested pensions from age 70
- 1909 The People's Budget: super tax and child tax allowances introduced
- National Insurance (NI) Act: sickness insurance and unemployment insurance of 7 shillings (35p) per week

#### 1915 - 41 **CHANGE AND DEVELOPMENT**

'In all this change and development, each problem has been dealt with separately, with little or no reference to allied problems' - Beveridge Report

- 1920 Unemployment Insurance Act: non-manual workers included.
- 1925 Widows', Orphans', and Old Age Contributory **Pensions Act**
- 1934 Unemployment Act: separates NI-based Unemployment Insurance from means-tested Assistance
- 1940 Old Age and Widows' Pensions Act: pension age for women reduced from 65 to 60

#### 1942 - 79 A 'BEVERIDGE' WELFARE STATE

'It is, first and foremost, a plan of insurance - of giving in return for contributions benefits up to subsistence level, as of right and without means test, so that individuals may build freely upon it' - Beveridge Report

- 1942 Sir William Beveridge's Report on Social Insurance and Allied Services: a comprehensive plan for contributory and means-tested benefits. One of the assumptions listed was a universal benefit for children
- 1945 Family Allowances Act: £0.25/wk for each child after the first
- National Insurance (NI) Act: flat-rate NI benefits 1946
- National Assistance Act: Poor Law abolished; meanstested National Assistance established
- 1955 **Richard Titmuss' Eleanor Rathbone Memorial** Lecture on the Social Division of Welfare: 'The tax saving that accrues to the individual through income tax allowances is, in effect, a transfer payment'
- National Insurance Act: graduated pensions introduced 1965 Poverty 'rediscovered': The Poor and the Poorest published, and its authors Brian Abel-Smith and Peter Townsend form the Child Poverty Action Group (CPAG)
- 1966 **Supplementary Benefit replaces National** Assistance. Rate Rebates introduced
- National Insurance Invalidity Benefit introduced. Family Income Supplement (FIS) introduced (and with it the poverty trap)
- 1972 Heath Government's Proposals for a Tax Credit scheme. Tax Credits become Conservative Party policy. First national scheme of Rent Rebates.
- 1975 Social Security Pensions Act: State Earnings-Related Pensions (SERPS). Earnings-Related National Insurance Contributions introduced at 5.75%
- 1976 One-Parent Benefit introduced
- 'Meade Report' on The Structure and Reform of Direct Taxation includes a chapter on Social Dividend.
- 1977-79 Tax-free Child Benefit phased in, for every child, replacing taxable Family Allowance and Child Tax Allowances

#### 1980 - 90 A RESIDUAL WELFARE STATE

'We offered a complete change in direction' Margaret Thatcher

- 1980 Social Security Acts 1 and 2: Pension upratings linked to prices instead of earnings
- 1983 First official reference to Basic Income in the report of the Meacher sub-committee of the House of **Commons Treasury Select Committee.** National Insurance Sickness Benefit replaced by Statutory Sick Pay.
- Rent/rate rebates replaced by Housing Benefit 1984 Basic Income Research Group formed
- 1985 Norman Fowler's Social Security Review.
- 1986 Social Security Act (effective 1988): Top rate of Income Tax down from 60% to 40%; standard rate down from 27% to 25%; withdrawal of Income Support from most 16-17 year olds. Cuts in Housing Benefit, SERPS and National Insurance Widows' Pensions. Maximum Rate Rebate limited to 80% of liability. Child Benefit frozen. Income-tested FIS replaced by means-tested Family Credit. Free school meals restricted to families on Supplementary Benefit. Introduction of work test.
- 1987 National Insurance Maternity Grant replaced by **Statutory Maternity Pay**
- Supplementary Benefit replaced by the less flexible **Income Support**

1989 Social Security Act introduces 'actively seeking work' test

1990 Liberal Democrats vote for Citizen's Basic Income. Independent taxation of husbands and wives introduced, but with married couples' allowance for husbands.

### 1991 - 1996 **CUTS AND TINKERING**

'The changes I have announced today will help shift the balance back to a benefit system that does not discriminate against married couples, and which aims to reduce benefit dependency by helping people into work' - Peter Lilley

- 1991 Child Support Act introduced.
- Benefits Agency established. Child Benefit unfrozen. 1992 Disability Living Allowance replaces Mobility Allowance and Attendance Allowance for the under-
  - 65s. Disability Working Allowance introduced. Commitment to uprate Child Benefit in line with inflation included in Conservative Party manifesto.
- Sector by sector review of social security.
- 'Welfare to work' measures to ease transition into paid work and encourage full-time work. Introduction of Child Care Allowance for certain parents claiming Family Credit and related benefits.
- **Incapacity Benefit replaces Sickness Benefit and** Invalidity Benefit. Phasing out of additional assistance for lone parents. Cuts in Housing Benefit for young people. Pensions Act reforms occupational pensions, reduces value of SERPS, and phases in equalization of pension age for men and women from 2010 to 2020.
- Jobseeker's Allowance (JSA) replaces **Unemployment Benefit and Income Support for the unemployed.** The contributory benefit is paid for 6 months instead of 12 and the level is reduced for 18-24 year olds; jobseeker's agreement introduced. Asylum and Immigration Act introduces restrictions on benefits, housing and employment for asylum applicants

### 1997 - 2008 **NEW LABOUR**

'In future, welfare will be a hand-up not a hand-out' - Tony Blair

- 1999 Family Credit replaced by Working Families Tax Credit (WFTC) and Disabled Persons Tax Credit (DPTC). Non-means tested Winter Fuel Allowance for those over 60 introduced.
- 2000 Benefit entitlement for new asylum seekers ends. Children's Tax Credit introduced – a tax allowance for
- those with children. Bereavement benefits reformed to include widowers as well as widows. Abolition of Severe Disablement Allowance for new claimants.
- 2002 State Second Pension replaces SERPS. Carers and those with children under 6 become entitled to credits in accruing pension rights.
- 2003 Child Tax Credit (CTC) and Working Tax Credit (WTC) replace WFTC, DPTC and Children's Tax Credit. Payment depends on a claimant's annual income. WTC includes payments for up to 70% (later 80%) of childcare costs, and a maximum limit. 9 out of 10 families with children qualify. Pension Credit introduced, replacing Income Support for people aged 60 or over. It guarantees a minimum income for pensioners. Reform of child support system. Statutory Paternity Pay and Statutory Adoption Pay introduced Work-focused interviews for benefit claimants introduced. Claimants for certain benefits are required to participate in an interview with a personal adviser. NI
- Contributions increased by 1% to fund the NHS. Civil partnerships introduced for same-sex couples. Cohabiting same-sex couples treated in the same way as heterosexual couples for benefit purposes.
- 2006 White Paper Security in Retirement proposes increasing retirement age, and a Basic State Pension uprated in line with earnings from 2012.
- The House of Commons Work and Pensions Comm-2007 ittee's report on Benefits Simplification recommends a Single Working Age Benefit and publishes a costed Citizen's Basic Income Scheme in its evidence.
- 2008 Welfare Reform Act 2007 comes into force. Introduction of a Local Housing Allowance to simplify Housing Benefit for private tenants. Employment and Support Allowance (ESA) replaces Incapacity Benefit and Income Support (for new claimants). The Work and Capability assessment is contracted out to ATOS. Basic rate of Income Tax lowered from 22% to 20%. Abolition of 10% tax band. Winter Fuel Allowance increased to £250.

### 2009 - 2018 **POST CRISIS AUSTERITY CUTS**

'There is nothing fair or moral about a system that traps families into a life dependent on benefits' lain Duncan Smith

- 2009 Phasing out of Income Support in favour of ESA and JSA begins. Benefit sanctions for non-attendance at Jobcentres. Job search by partners of claimants required. Work-focused interviews for over 60s. Workrelated activity required for receipt of ESA.
- 2011 Local Housing Allowance cap introduced. WTC payments for childcare reduced to 70% of costs. Withdrawal rates of WTC increased. Benefits uprated with CPI, which grows more slowly than RPI.
- 2012 A Child Benefit tax charge: 1% of Child Benefit for every £100 of income between £50,000 and £60,000 for anyone living in a household receiving Child Benefit. Child Benefit remains in principle universal, but more people than expected have ceased to claim it, thus compromising its universality. Couples with children must work 24hs/wk to receive WTC. 12 month limit for

claiming contributory ESA. Households earning over £41,300 disqualified from CTC.

- Universal Credit (UC) (Welfare Reform Act 2012) phase in begins, replacing Income Support, ESA JSA, Housing Benefit, and WTC with single monthly payment in arrears. UC requires communication between employers', HMRC and DWP computers. UC increases earnings disregards ('work allowance'), and caps marginal deduction rate at 65% of net income, but increases withdrawal rates for second earners. (For households paying Income Tax, total marginal deduction rate is 76%.) Non-compliance with 'claimant commitment' results in non-receipt of benefit for up to 3 years. **Social Fund Crisis Loans and Community Care** Grants abolished; funds devolved to Local Authorities. Personal Independence Payments (PIP) involving faceto-face interviews replace DLA. Total household benefits capped for out-of-work working age households, and allparty support for overall cap on structural social security spending from 2015. A 'bedroom tax' reduces Housing Benefit by 14% (25%) for under-occupancy by (more than) one room. Council Tax Benefit localised with budget reduced by 10%.
- Scotland votes to remain as part of the UK. PIP continues to be rolled out across Northern England, although waiting times criticised. 4% more people finding work under UC than JSA, early reports suggest. Migrants from the European Economic Area (EEA) will need to meet an earnings threshold of £150 a week to receive work-related benefits and live in the UK for 3 months to receive CB, CTC and JSA.
- 2015 EU migrants must start work before claiming UC. 2016 UC in every job centre in the UK. Lower Benefit cap placed on workless households of £20,000 (£23,000 in Greater London). PIP reformed to be less generous with 'daily living' allowances. Parents can claim back 85% of childcare costs (up from 70%) once they start work. Universal Credit work allowances reduced and restricted. UK votes to leave the European Union.

Introduction of Single-tier State Pension, which raises the state pension to the level previously guaranteed by Pension Credit. People who have contracted out in the past or do not have complete contribution records receive less. The only earnings related pension schemes are now private ones, but those make no allowance for caring breaks. Private pension schemes can no longer contract out of part of the state pension.

- 2017 £1.5 bn restructure of UC, waiting times reduced from 6 weeks to 5, and the gap between Housing Benefit and UC reduced to 4 weeks. CTC and child related element of UC limited to 2 children. UC taper rate reduced from 65p to 63p to encourage employment.
- 2018 £15,000 increase in work grants for people with disabilities.

# **RESOURCES**

#### THE CITIZEN'S BASIC INCOME TRUST'S **PUBLICATIONS, BULLETINS AND NEWSLETTERS**

### The website, www.citizensincome.org

The Trust's website at www.citizensincome.org contains a substantial amount of educational material. There are sections on news, research and analysis, opinion, publications, and book reviews, and there is a list of frequently asked questions.

### The Citizen's Income Newsletter

Since 1985 the Citizen's Basic Income Trust has published a regular journal (titled Basic Income Bulletin from 1985 to 1992, Citizen's Income Bulletin from 1993 to 1998, and Citizen's Income Newsletter from 1999)

All editions are on the 'publications' page of the website.

### The monthly update

Once a month, the Citizen's Basic Income Trust publishes an email update, containing recent news, book reviews, and other articles. Please sign up to receive the update on the home page of the website.

#### A SHORT LIST OF TITLES FROM OTHER **PUBLISHERS**

Amy Downes and Stewart Lansley (eds.) It's Basic Income, Policy Press, 2018

Annie Miller, A Basic Income Handbook, Luath Press, 2017

Anthony Painter and Chris Thoung, Report: Creative Citizen, Creative State - The principled and pragmatic case for a Universal Basic Income, Royal Society of Arts, 2015

Howard Reed and Stewart Lansley, Universal Basic Income: An idea whose time has come? Compass, 2016

Guy Standing, Basic Income: And how we can make it happen, Pelican, 2017

Malcolm Torry, 101 Reasons for a Citizen's Income, Policy Press, 2015; The Feasibility of Citizen's Income, Palgrave Macmillan, 2016; Citizen's Basic Income: A Christian Social Policy, Darton, Longman and Todd, 2016; Why we need a Citizen's Basic Income: The desirability, feasibility and implementation of an unconditional income, Policy Press, 2018

Reviews of numerous relevant books can be found on the 'reviews' page of the website at www.citizensincome.org

The international journal, Basic Income Studies, is available at https://www.degruyter.com/view/j/bis

### OTHER ORGANISATIONS

BIEN (the Basic Income Earth Network – formerly the Basic Income European Network), www.basicincome.org Basic Income UK, www.basicincome.org.uk

# CITIZEN'S BASIC INCOME

AN INTRODUCTION

### 1 What is a Citizen's Basic Income?

A Citizen's Basic Income (CBI) is an unconditional, automatic and non-withdrawable payment to each individual as a right of citizenship.

(A Citizen's Basic Income (CBI) is sometimes called a Basic Income (BI), a Universal Basic Income (UBI), or a Citizen's Income (CI)).

A Citizen's Basic Income would phase out or reduce as many means-tested benefits and allowances against personal income tax as possible, and replace them with a Citizen's Basic Income paid automatically to every man, woman and child.

The Citizen's Basic Income would:

- create a financial platform on which all were free to build
- encourage individual freedom and responsibility
- help to bring about social cohesion
- reduce perverse incentives that discourage work and savings
- Be affordable within current expenditure constraints
- Be easy to understand, administer and automate

#### 2 How would it work?

A Citizen's Basic Income scheme would co-ordinate the Income Tax and benefits systems. CBIs would be paid automatically and the cost would be recovered via Income Tax levied on all income and by reducing means-tested benefits. At the moment benefits claimants and taxpayers experience very different regulations. A CBI would treat everyone alike.

Automatic payments. Each week or each month, every legal resident would automatically be given the CBI appropriate to his or her age. For most adults, this could be done through the banking system, and for children it could be done through the bank accounts of their parents or guardians. For adults without bank accounts special provisions would be necessary. The level of income would increase incrementally with age, but there would be no differences on account of gender or marital status, nor on account of work status, contribution record, or living arrangements.

Tax-free and without means test. CBIs would be tax-exempt and without a means test, but Income Tax would be payable on all, or almost all, other income. This is necessary in order to finance the scheme. The rate of tax would depend on the exact level of the CBI. The higher the CBI, the higher the tax rate.

Funded by Income Tax. There are various ways of funding a CBI. The particular illustrative scheme set out here is funded by removing some tax allowances and National Insurance Contribution earnings thresholds, and reducing means-tested benefits. Progressively, a larger CBI could be part of a wider tax reform package including, for example, a land value tax, a financial transaction tax, and/or a carbon tax.

## 3 Six fundamental changes

- 1. Legal residence becomes the basis of entitlement, subject to a minimum period of residency in the UK, and continuing residence in the UK for most of the year. Everyone legally resident would have a small independent income, whether or not they were in paid employment.
- 2. The individual would be the tax/benefits unit. The Citizen's Basic Income would be paid to individuals, not couples, families or households. Unlike the existing benefits system, a Citizen's Basic Income would be symmetrical between men and women. Marriage, civil partnership and cohabitation would be neither subsidised nor penalised.
- 3. The Citizen's Basic Income would not be withdrawn as earnings and other income rises, nor would it be reduced by owning assets. It would be a base on which to build without having to report to officials every minor change in earnings or household composition. Benefits errors and fraud would be reduced significantly. Work paid and unpaid would be encouraged, and savings for old age would be more worthwhile.
- 4. There would be no availability-for-work rule. Under the current system, young people in education or training, and unemployed people who study or train for more than a few hours a week, forfeit most benefits. This would not happen with a Citizen's Basic Income. School attendance, further and higher education, voluntary work, vocational training and re-training, would not be discouraged by a CBI as they are by the tax and benefits systems now.
- 5. Access to a Citizen's Basic Income would be easy and unconditional. Instead of the current maze of regulations, often resulting in perverse incentives, everybody would know their entitlement. Take-up, as with Child Benefit (currently the only form of Citizen's Basic Income in the UK), would be nearly 100%.
- 6. CBI levels would be indexed to average earnings, to incomes, or to Gross Domestic Product (GDP) per capita, rather than to prices. To index the Citizen's Basic Income lower than this would merely store up problems for the future. Whilst all citizens would benefit from a more generous payment, there would be an equal and opposite pressure against income tax rises to fund it. So two variables the CBI level and the income tax rate required to fund it would be inherently linked and stable.

#### 4 An Illustrative CBI Scheme

This illustrative scheme retains the means-tested benefits system and recalculates benefits based on CBI receipt and the fiscal changes suggested. The scheme described here is 'strictly revenue neutral': that is, it assumes that no additional revenue from outside the Income Tax, National Insurance Contributions and benefits system will be available. The funding will be derived from:

- Far fewer households receiving means-tested benefits, and claims being of lower amounts
- Reductions in Income Tax Personal Allowances and a slight increase in Income Tax rates
- National Insurance Contribution (NIC) lower limit would be removed; and NIC rates would be equalised at 12% of all earnings

If additional revenue were to become available then higher CBIs could be paid.

**Table 1**: The feasibility of a Citizen's Basic Income scheme with the working age adult receiving a CBI of £63 per week

Citizen's Pension per week (existing state pensions remain in place)	£40
Working age adult CBI per week (for individuals aged 25 to 64)	£63
Young adult CBI per week (for individuals aged 20 to 24)	£50
Education age CBI per week (for individuals 16 to 19 not in full time education)	£40
(Child Benefit is increased by £20 per week)	(£20)
Income Tax rate increase required	3%
Income Tax, basic rate (on £0 – 43,000)	23%
Income Tax, higher rate (on £43,000 – 150,000)	43%
Income Tax, top rate (on £150,000 – )	48%
Proportion of households in the lowest original income quintile experiencing losses of over 10% at the time of implementation	1.62%
Proportion of households in the lowest original income quintile experiencing losses of over 5% at the time of implementation	2.67%
Proportion of all households experiencing losses of over 10% at the time of implementation	1.90%
Proportion of all households experiencing losses of over 5% at the time of implementation	9.88%
Net cost of scheme per annum	£2bn

This scheme is strictly revenue neutral, requires an increase in Income Tax rates of only 3%, and imposes negligible losses on low income households at the point of implementation.

#### 5 The effect on means-tested benefits

Fewer households would need in-work and out-of-work meanstested benefits, and the value of each claim would fall.

**Table 2**: Percentage of households claiming means-tested benefits for the existing scheme in 2017 and for the illustrative scheme, and resulting changes in costs

Percentage of households claiming	The existing scheme in 2017	The illustrative Citizen's Basic Income scheme	Reduction in total cost	Reduction in average value of claim
Out-of-work benefits <sup>1</sup>	12.7%	10.7%	72.8%	67.8%
In-work benefits <sup>2</sup>	13.1%	10.8%	23.2%	6.7%
Pension Credit	6.2%	5.7%	34.3%	28.7%
Housing Benefit	16.2%	16.2%	3.2%	2.9%
Council Tax Benefit	21.0%	20.1%	10.2%	5.9%
Any means-tested benefits	33.2%	30.9%	30.7%	25.5%

<sup>1</sup>Out-of-work benefits: Income Support, Income-related Jobseeker's Allowance, Income-related Employment Support Allowance

<sup>2</sup>In-work benefits: Working and Child Tax Credits

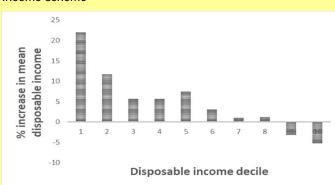
### 6 The effect on inequality and poverty

One of the advantages of Citizen's Basic Income (CBI) is that it could reduce inequality and poverty. Even the fairly small CBI represented by the illustrative scheme that we are testing here could substantially reduce inequality and poverty:

Table 3: Changes in poverty indices

Poverty indices	The tax and benefits scheme in 2017/18	Illustrative CBI scheme
Children in poverty	12%	8%
Working age adults in poverty	12%	9%
Economically active working age adults in poverty	4%	2%
Elderly in poverty	11%	9%

Figure 1: Redistributional effect of illustrative Citizen's Basic Income scheme



The graph shows that the scheme would redistribute from rich to poor households, with the 'squeezed middle' seeing a significant average increase in disposable income. A measure of income inequality, the Gini Co-efficient, would also improve, from 0.30 to 0.27.

# 7 The effect on a typical household

There is no such thing as a typical household, but it might still be helpful to see how one particular kind of household might be affected if a Citizen's Basic Income were to be implemented. If the households represented by the tables below had been on Tax Credits, then they would have gained £20.39 per week; and if they had been on Universal Credit, they would have gained £9.58 per week. In either case, the household would be much closer to escaping from means-testing than it is now.

**Table 5**: Net income for a couple with one earner (earning £20,000 p.a.), two children, and a rent of £120 p.w., both for the Tax Credit system and for Universal Credit

Today's system, 2017/18 weekly figures	Tax Credits	<b>Universal Credit</b>
Gross Earnings / Net Profit	384.62	384.62
Net Earnings – after Income Tax and N.I.	324.61	324.61
Child Tax Credit (No Working Tax Credit)	102.25	
Housing Benefit	21.78	
Council Tax Reduction		3.30
Child Benefit	34.40	34.40
Universal Credit		175.31
Weekly Income	£483.04	£537.61

**Table 6**: Net income for the same family, but now in receipt of CBI and with their Tax Credits or Universal Credit reduced in relation to their Citizen's Basic Incomes.

Citizens Basic Income, 2017/18 weekly figures	Tax Credits	<b>Universal Credit</b>
Gross Earnings / Net Profit	384.62	384.62
Net Earnings – after Income Tax and N.I.	268.84	268.84
Citizen's Basic Income	126.00	126.00
Child Tax Credit (No Working Tax Credit)	34.19	
(No Housing Benefit or Council Tax Reduction)		
Child Benefit	74.40	74.40
Universal Credit		77.95
Weekly Income	£503.43	£547.19
•		

#### **8 Housing Costs**

The illustrative CBI scheme does not pretend to solve the housing crisis, which is why Housing Benefit is retained in its current form. Housing provision and housing-related benefits need to be reformed, and they need to be tackled as a separate issue.

Additionally, Housing Benefit is usually paid on a household basis, whereas it is fundamental to a Citizen's Basic Income that it is paid on the basis of the individual.

Similarly, Council Tax Support is retained. This is now locally regulated as well as locally administered.

#### 9 Implementation Methods

There are several options for implementing a CBI scheme:

All at once: Every individual would receive their CBI, meanstested benefits would be abolished or recalculated, Income Tax Personal Allowances would be reduced or abolished, and adjustments would be made to National Insurance Contribution (NIC) rates.

One age group at a time: The process could begin by turning Child Benefit into a genuine Child CBI by equalising the amount paid for all children. Secondly, the new Single Tier State Pension could be turned into a Citizen's Pension by removing the link with NIC records. Thirdly, a Preretirement CBI could be given to individuals over the age of 55. Fourthly, a Young Adult CBI could be implemented. Finally, a CBI for working age adults would fill the gap in the middle.

An evolutionary approach: This approach too would start by applying the Child CBI and Citizen's Pension. Then would come a Young Adult CBI. However, as each cohort of young adults grew older they would retain their CBIs and would not receive Income Tax Personal Allowances. By this method, it would take about fifty years to complete the process. This would be a relatively easy way to achieve the transition from our current tax and benefits system to one of a Citizen's Basic Income.

A voluntary approach: Once a Child CBI, Citizen's Pension, and Young Adult CBI had been established, individuals could be invited to swap their Income Tax Personal Allowances for CBIs

# The Citizen's Basic Income Trust

The immediate reaction of most people when introduced to the idea of a Citizen's Basic Income is one of incredulity. It sounds too good to be true. The Basic Income Research Group was set up in 1984 to promote debate on the feasibility and desirability of a Citizen's Basic Income. (BIRG was renamed the Citizen's Income Trust in 1992, and the Citizen's Basic Income Trust in 2017).

The Citizen's Basic Income Trust is not a pressure group, nor is it aligned to any political party. It publishes a regular *Newsletter*, maintains a website and a library, responds to requests for information, and undertakes research projects directly related to its aims. The Trust is affiliated to BIEN which it helped to establish. The Citizen's Basic Income Trust is a Charitable Incorporated Organisation (registered charity, no. 1171533), and it has a website at www.citizensincome.org.

## How you can help

Please go to our website at www.citizensincome.org to sign up for our monthly updates, to donate, or to offer to help in other ways.

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Thank you to James Rolls for assistance with updating this poster

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